I hereby certify that this correspondence is being transmitted by facsimile to Examiner Robert Morgan of the United States Patent Office, at (571) 273-2885. Date and Signature of transmittal October 26, 2011

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Pienkos, John T.

Serial No.:

09/694,402

Filing Date: October 22, 2000

Title:

SYSTEM AND METHOD FOR PROVIDING

REDUCED INSURANCE PREMIUMS

Examiner:

Robert Morgan

Art Unit:

3626

## AMENDMENT IN ACCORDANCE WITH 37 CFR 1.312

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Notice of Allowance and Fee(s) Due and accompanying Notice of Allowability mailed on August 28, 2011, and further the Supplemental Notice of Allowability mailed on September 15, 2011, the Applicant respectfully requests that the following additional amendments to the claims be entered.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 4 of this paper.